

where it is permitted. But where it has not been permitted, such as in New York, people have found ways other than abusive, unfair, and predatory payday loans to address their financial needs. The rules issued by the CFPB must uphold the strong protections states like New York have in place. At a minimum, the CFPB should:

Require a meaningful "ability to repay" standard, without exceptions or safe harbors;

Provide that a violation of state usury law is an unfair, deceptive and abusive act and practice (UDAAP);

Provide that payday loans are subject to the law of the state where the borrower resides;

Prohibit abusive bank account access by payday lenders; and

Include enforceable protections against abuses by lead generators and other third-party marketing affiliates that sell people's sensitive personal and financial information to payday lenders.

On the battlefield, our military pledges to leave no servicemember behind. Our promise to them must be no less when they return home. They promised to protect and defend this nation, and we owe the same to them. I urge my colleagues to join me in asking the CFPB to issue a strong rule that is fair and that honors those who served this country.

#### PERSONAL EXPLANATION

### HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Ms. MAXINE WATERS of California. Mr. Speaker, I was necessarily absent from the House on February 26, 2015. Had I been present, I would have voted NO on H. Res. 125, the rule for H.R. 5, Roll Call 93.

#### CONGRATULATING CATHY WHITEHEAD

### HON. MARSHA BLACKBURN

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mrs. BLACKBURN. Mr. Speaker, today I ask my colleagues to join me in congratulating and recognizing the extraordinary work of Chester County teacher Cathy Whitehead. Cathy's leadership skills among her colleges and her ability to tailor her instruction to each student's needs have led her to be named the 2015-16 Tennessee Teacher of the Year.

Cathy Whitehead has dedicated the past six years to teaching Middle Tennessee youth at West Chester Elementary School. Over those years she has earned a shining reputation for delivering high-quality personalized instruction, including creating project-based opportunities for advanced students.

Cathy's devotion to education spans beyond her classroom. She has served in several leadership positions in her district and regularly leads professional development classes for her peers.

When receiving the state's top teaching honor during the annual Teacher of the Year banquet, Cathy said, "Every student can learn, and every student can grow, the potential is

there. It's up to us to help them see it." I ask my colleagues to join me in celebrating Cathy Whitehead's dedication, passion, and commitment to helping tomorrow's leaders learn their potential today.

#### HONORING THE LIFE OF PFC. RICHARD WOLFINGTON, JR.

### HON. TODD C. YOUNG

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mr. YOUNG of Indiana. Mr. Speaker, I rise today to recognize Pfc. Richard Wolfington, Jr. of Indianapolis, Indiana.

I ask you all to join me in honoring the life of a fellow Hoosier veteran.

Wolfington was a fellow United States Marine. He enlisted at the age of 20 and deployed to South Vietnam in 1967. He served with great distinction and valor alongside fellow members of the renowned Fighting Third.

During his tour, Wolfington suffered combat injuries while defending a Vietnamese village. After weeks of hospitalization, Wolfington returned to the exact battlefield where he was wounded to rejoin his brothers-in-arms.

Wolfington was a true American hero. It is a privilege to stand here today in celebration of his life, which tragically ended upon his return to battle.

Each year on Veterans' Day, Americans around the world join together to pay tribute to all who served and to the soldiers who gave their lives fighting for the liberties for which their nation still stands today.

Like so many young American men of his generation, Wolfington endured the realities of war with noble dignity and gave his last full measure of devotion in service to his country. Oorah Marine.

It is a privilege to honor his courageous life and recognize Pfc. Richard Wolfington, Jr. for distinguished service in the United States Marine Corps.

#### IN RECOGNITION OF NATIONAL FEDERATION OF THE BLIND OF PENNSYLVANIA'S 75TH ANNIVERSARY

### HON. MATT CARTWRIGHT

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mr. CARTWRIGHT. Mr. Speaker, I rise today to honor the National Federation of the Blind who celebrate 75 years of service for the vision impaired. Established in November 1940 by Jacobus tenBroek, The National Federation of the Blind has prided itself for the better part of a century as being the voice of the blind Americans.

The Federation's initial convention took place in Wilkes-Barre, PA, uniting organizations of the blind from across seven states under one constitution. Once established, the NFB advocated for financial security, equal employment opportunity and equal access to housing, transportation and places of public accommodation.

Today, the National Federation of the Blind is America's largest organization of the blind

with affiliates in all 50 states and over 50,000 members. Within the Federation are dozens of subsidiaries, such as the National Association of Blind Students, the National Association of Blind Lawyers, The National Association of Blind Merchants, the National Association of the Blind in Communities of Faith, and the National Association of Guide Dog Users. This vast network helps to educate the general public as well as legislators and policy makers at the local, state, and national levels. In addition, the NFB facilitates mentoring relationships, provides Braille certification courses, and has a division dedicated to educating the public about the use of guide dogs.

It is an honor to recognize the National Federation of the Blind for celebrating their 75th Anniversary. I congratulate them on the great strides they have made to advance the welfare of men and women with vision impairments. May they continue their honorable work promoting and defending the interests of the blind in America.

#### CELEBRATION OF THE 250TH ANNIVERSARY OF THE REPUDIATION ACT IN FREDERICK COUNTY, MARYLAND

### HON. CHRIS VAN HOLLEN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mr. VAN HOLLEN. Mr. Speaker, I rise today to salute the Sergeant Lawrence Everhart Chapter of the National Society of the Sons of the American Revolution and the Frederick and Carrollton Manor Chapters of the National Society of the Daughters of the American Revolution on their collaboration in celebrating the 250th anniversary of the Repudiation Act in Frederick County, Maryland. This event was a defining moment in our nation's history and established a critically-important precedent in our judicial system.

On November 23, 1765, the twelve justices of the Frederick County Court took the bold and unprecedented step to repudiate "taxation without representation." The British had passed the Stamp Act on March 22, 1765, which was to take effect on November 1st of that year. The new tax was imposed on all American colonists and required them to pay a tax on every piece of printed paper. This was the first internal tax levied directly on American colonists by the British government. Obviously unpopular, the Stamp Act raised the constitutional question of taxation without representation and the extent of the legislative powers of Parliament over the colonies.

The most significant reaction to the Act was expressed in Frederick County. The Frederick Court unanimously ordered that "all proceedings shall be Valid and Effectual without the use of Stamps" because, first, a "Legal Publication" had not been made "of any Act of Parliament" and, second, there was no stamped paper in "the province and the Inhabitants have no means of Procuring any." They further wrote "that it would be an Instance of the most wanton Oppression to deprive any person of a Legal Remedy for the Recovery of his property for omitting that which it is Impossible to perform."

This decision came to be known as the Repudiation Act and earned the justices the